Exhibit Name: Indemnity Calculations						
Exhibit Number: P21-3, Plan 04, 05, 06, 13 & 14		**Reinsurance Year:** 2013				
Record Name: Acreage Claim		**Version:** Approved				
Record Code: P21		**Release Date:** 2/28/2013				

| **Insurance Plan Code** | 04 Group Risk Plan | 05 Group Risk Income Protection with Harvest Revenue Option | | | 14 Vegetation Index | |
| | 06 Group Risk Income Protection | 13 Rainfall Index | | | | |

Commodity Code	0011 Wheat	0038 Sugarcane	0051 Grain Sorghum	0091 Barley
	0021 Cotton	0041 Corn	0081 Soybeans	0115 Oysters
	0033 Forage Production	0048 Rangeland	0088 Pasture, Rangeland, Forage	1191 Apiculture

Calculations		**Field Name**	**Record Number**	**Field Number**	**Field Format**	**Field Rounding**	**Rules**
Section 1: Stage Guarantee Calculation							
Acre Stage Guarantee Amount	= Dollar Amount of Insurance	Acre Stage Guarantee Amount	P21	36	99999999.99	None	
		Dollar Amount of Insurance	Internal		99999999.99	None	
Section 2: Loss Guarantee Calculation							
When Insurance Plan Code equals Group Risk Plan, "04" and Commodity Code does not equal Oysters, "0115", or Group Risk Income Protection, "06":		Loss Guarantee Amount	P21	49	99999999.99	Round to whole number	
Loss Guarantee Amount =	Acre Stage Guarantee Amount * Determined Acreage * Liability Adjustment Factor	Determined Acreage	P21	17	99999999.99	None	
		Liability Adjustment Factor	P21	40	9.999999	None	
When Insurance Plan Code equals Group Risk Plan, "04" and Commodity Code equals Oysters, "0115":							
Loss Guarantee Amount = Acre Stage Guarantee Amount * Determined Pounds		Loss Guarantee Amount	P21	49	99999999.99	Round to whole number	
		Determined Pounds	P21	20	9999999999	None	
When Insurance Plan Code equals Group Risk Income Protection with Harvest Revenue Option, "05":							
		Loss Guarantee Amount	P21	49	99999999.99	Round to whole number	
	Acre Stage Guarantee Amount * Determined Acreage *	Determined Acreage	P21	17	99999999.99	None	
Loss Guarantee Amount =	Harvest Revenue Option Factor * Liability Adjustment Factor	Harvest Revenue Option Factor	ADM		9.999999	None	Edit with ADM Price, "A00810".
		Liability Adjustment Factor	P21	40	9.999999	None	
When Insurance Plan Code equals Rainfall Index, "13", or Vegetation Index "14" and Commodity Code equals Pasture, Rangeland and Forage, "0088":		Loss Guarantee Amount	P21	49	99999999.99	Round to whole number	Policy Protection (unit)
		Total Insured Acreage	P11	77	999999.99	None	
Loss Guarantee Amount =	Round(Acre Stage Guarantee Amount * Total Insured Acreage * Percent of Value,0) * Insured Share Percent	Percent of Value	P11	76	9.99	None	
		Insured Share Percent	P11	46	9.999	None	
When Insurance Plan Code equals Rainfall Index, "13", or Vegetation Index "14" and Commodity Code equals Apiculture, "1191":		Loss Guarantee Amount	P21	49	99999999.99	Round to whole number	Policy Protection (unit)
		Total Insured Colonies	P11	78	9999999	None	
Loss Guarantee Amount =	Round(Acre Stage Guarantee Amount * Total Insured Colonies * Percent of Value,0) * Insured Share Percent	Percent of Value	P11	76	9.99	None	
		Insured Share Percent	P11	46	9.999	None	

Exhibit Name: Indemnity Calculations					
Exhibit Number: P21-3, Plan 04, 05, 06, 13 & 14		**Reinsurance Year:** 2013			
Record Name: Acreage Claim		**Version:** Approved			
Record Code: P21		**Release Date:** 2/28/2013			

| **Insurance Plan Code** | 04 Group Risk Plan | 05 Group Risk Income Protection with Harvest Revenue Option | | 14 Vegetation Index | |
| | 06 Group Risk Income Protection | 13 Rainfall Index | | | |

Commodity Code	0011 Wheat	0038 Sugarcane	0051 Grain Sorghum	0091 Barley
	0021 Cotton	0041 Corn	0081 Soybeans	0115 Oysters
	0033 Forage Production	0048 Rangeland	0088 Pasture, Rangeland, Forage	1191 Apiculture

Calculations	**Field Name**	**Record Number**	**Field Number**	**Field Format**	**Field Rounding**	**Rules**
Section 3: Indemnity Calculation						
When Insurance Plan Code equals Group Risk Plan, "04", Group Risk Income Protection with Harvest Revenue Option, "05", or Group Risk Income Protection, "06":	Preliminary Indemnity Amount	P21	52	S9999999999	Round to whole number	
Preliminary Indemnity Amount = Loss Guarantee Amount * Insured Share Percent * Payment Factor * Misreported Information Factor	Insured Share Percent	P11	48	9.999	None	
	Payment Factor	ADM		9.999	None	Edit with ADM Area Risk Rate, "A01005".
	Misreported Information Factor	P21	45	9.999999	None	
When Insurance Plan Code equals Rainfall Index, "13" or Vegetation Index, "14":	Preliminary Indemnity Amount	P21	52	S9999999999	Round to whole number	
Preliminary Indemnity Amount = Loss Guarantee Amount * Payment Factor	Payment Factor	ADM		9.999999	None	Edit with ADM Area Risk Rate, "A01005".
All Plans:	Indemnity Amount	P21	53	S9999999999	Round to whole number	
Indemnity Amount = Preliminary Indemnity Amount * Multiple Commodity Adjustment Factor	Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063". Not applicable for Apiculture.